

Fill in this information to identify the case:

Debtor 1	Gloria J. Edwards
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Eastern District of Pennsylvania	
Case number	20-10726-amc

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Pennsylvania Housing Finance Agency

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

2 4 0 7

Date of payment change:

Must be at least 21 days after date of this notice 12/01/2020

New total payment: \$ 801.02  
Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

##### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 421.18

New escrow payment: \$ 269.56

#### Part 2: Mortgage Payment Adjustment

##### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

#### Part 3: Other Payment Change

##### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Case number (if known) 20-10726-amc

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ LEON P. HALLER

Signature

Date 10/27/2020

Print: LEON P. HALLER  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Title BANKRUPTCY ATTORNEY

Company PURCELL KRUG & HALLER

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Number \_\_\_\_\_ Street \_\_\_\_\_  
HARRISBURG, PA 17102  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

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